

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF

In re:	§	
	§	
LOYA, HERBERT SUENOR	§	Case No. 06-41772
LOYA, EDRIE ROBIRDIE	§	
	§	
Debtor(s)	§	

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. The debtor filed a petition under chapter     of the United States Bankruptcy Code on     . The undersigned trustee was appointed on     .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of     \$

Funds were disbursed in the following amounts:

Administrative expenses  
Payments to creditors  
Non-estate funds paid to 3<sup>rd</sup> Parties  
Payments to the debtor

Leaving a balance on hand of<sup>1</sup>     \$

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

6. The deadline for filing claims in this case was . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ as interim compensation and now requests a sum of \$ , for a total compensation of \$ . In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ , and now requests reimbursement for expenses of \$ , for total expenses of \$ .

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: \_\_\_\_\_ By: /s/CHRISTOPHER J. MOSER  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Page: 1  
**Exhibit A**

Case No: 06-41772 BTR Judge: BRENDA T. RHOADES  
Case Name: LOYA, HERBERT SUENOR  
LOYA, EDRIE ROBIRDIE  
For Period Ending: 02/24/10

Trustee Name: CHRISTOPHER J. MOSER  
Date Filed (f) or Converted (c): 10/20/06 (f)  
341(a) Meeting Date: 11/13/06  
Claims Bar Date: 07/05/07

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 1105 Spring Creek Drive Debtor Claimed 100% Exemption on Schedule C	106,000.00	0.00	DA	0.00	FA
2. CASH	10.00	0.00	DA	0.00	FA
3. FINANCIAL ACCOUNTS	200.00	0.00	DA	0.00	FA
4. HOUSEHOLD GOODS Debtor Claimed 100% Exemption on Schedule C	5,650.00	0.00	DA	0.00	FA
5. WEARING APPAREL Debtor Claimed 100% Exemption on Schedule C	1,800.00	0.00	DA	0.00	FA
6. FURS AND JEWELRY Debtor Claimed 100% Exemption on Schedule C	650.00	0.00	DA	0.00	FA
7. INSURANCE POLICIES Debtor Claimed 100% Exemption on Schedule C	0.00	0.00	DA	0.00	FA
8. 2006 Tax Refund (u)	2,939.00	2,939.00		2,359.25	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		8.37	Unknown

				Gross Value of Remaining Assets	
TOTALS (Excluding Unknown Values)	\$117,249.00	\$2,939.00		\$2,367.62	\$0.00
					(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

On July 17, 2007, Order Directing Turnover of Property of the Estate was entered, item #8.

Initial Projected Date of Final Report (TFR): 05/31/08      Current Projected Date of Final Report (TFR): 02/24/10

**FORM 2**

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 1  
**Exhibit B**

Case No: 06-41772 -BTR  
Case Name: LOYA, HERBERT SUENOR  
LOYA, EDRIE ROIRDIE  
Taxpayer ID No: \*\*\*\*\*9258  
For Period Ending: 02/24/10

Trustee Name: CHRISTOPHER J. MOSER  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*6753 BofA - Money Market Account

Blanket Bond (per case limit): \$ 300,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
07/16/07	8	EDRIE LOYA CASHIER'S CHECK NO. 2605649	2006 REFUND	1224-000	559.25		559.25
07/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	0.23		559.48
08/02/07	8	HERBERT AND EDRIE LOYA BANK OF AMERICA CASHIER'S CHECK CHECK NO. 2642823	TAX REFUND	1224-000	200.00		759.48
08/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	0.63		760.11
09/10/07	8	HERBERT & EDRIE LOYA BANK OF AMERICA CASHIER'S CHECK NO. 2755620	TAX REFUND	1224-000	200.00		960.11
09/28/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.750	1270-000	0.56		960.67
10/08/07	8	Hayes Berry White & Vanzant 512 W. Hickory St, Ste. 100 Denton, TX 76201	Tax Refund	1224-000	200.00		1,160.67
10/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.750	1270-000	0.70		1,161.37
11/13/07	8	HERBERT & EDRIE LOYA BANK OF AMERICA CASHIER'S CHECK	TAX REFUND	1224-000	200.00		1,361.37
11/30/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.650	1270-000	0.68		1,362.05
12/10/07	8	HERBERT & EDRIE LOYA CASHIER'S CHECK BANK OF AMERICA	TAX REFUND	1224-000	200.00		1,562.05
12/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.500	1270-000	0.71		1,562.76
01/04/08	8	HERBERT & EDRIE LOYA BANK OF AMERICA CASHIER'S CHECK	TAX REFUND	1224-000	200.00		1,762.76
01/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.400	1270-000	0.68		1,763.44
02/13/08	8	HERBERT AND EDRIE LOYA	TAX REFUND	1224-000	300.00		2,063.44

Page Subtotals 2,063.44 0.00

**FORM 2**  
**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 2  
**Exhibit B**

Case No: 06-41772 -BTR  
Case Name: LOYA, HERBERT SUENOR  
LOYA, EDRIE ROBIIRDIE  
Taxpayer ID No: \*\*\*\*\*9258  
For Period Ending: 02/24/10

Trustee Name: CHRISTOPHER J. MOSER  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*6753 BofA - Money Market Account

Blanket Bond (per case limit): \$ 300,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
		BANK OF AMERICA CASHIER'S CHECK					
02/29/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.300	1270-000	0.46		2,063.90
03/14/08	8	HERBERT & EDRIE LOYA	TAX REFUND	1224-000	300.00		2,363.90
		BANK OF AMERICA CASHIER'S CHECK					
03/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.250	1270-000	0.52		2,364.42
04/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.250	1270-000	0.48		2,364.90
05/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.29		2,365.19
06/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.30		2,365.49
07/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.30		2,365.79
08/29/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.29		2,366.08
09/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.30		2,366.38
10/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	0.23		2,366.61
11/28/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	0.19		2,366.80
12/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.12		2,366.92
01/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.02		2,366.94
02/27/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.02		2,366.96
03/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.02		2,366.98
04/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.05		2,367.03
05/29/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,367.09
06/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,367.15
07/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,367.21
08/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,367.27
09/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,367.33
10/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,367.39
11/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,367.45
12/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,367.51
01/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,367.57
02/24/10	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.05		2,367.62

Page Subtotals 304.18 0.00

**FORM 2**

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 3  
**Exhibit B**

Case No: 06-41772 -BTR  
Case Name: LOYA, HERBERT SUENOR  
LOYA, EDRIE ROBIRDIE  
Taxpayer ID No: \*\*\*\*\*9258  
For Period Ending: 02/24/10

Trustee Name: CHRISTOPHER J. MOSER  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*6753 BofA - Money Market Account

Blanket Bond (per case limit): \$ 300,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
02/24/10		Transfer to Acct #*****1724	Final Posting Transfer	9999-000		2,367.62	0.00

COLUMN TOTALS	2,367.62	2,367.62	0.00
Less: Bank Transfers/CD's	0.00	<u>2,367.62</u>	
Subtotal	2,367.62	0.00	
Less: Payments to Debtors		<u>0.00</u>	
Net	2,367.62	0.00	

Page Subtotals                      0.00                      2,367.62

**FORM 2**  
**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 4  
**Exhibit B**

Case No: 06-41772 -BTR  
Case Name: LOYA, HERBERT SUENOR  
LOYA, EDRIE ROBIRDIE  
Taxpayer ID No: \*\*\*\*\*9258  
For Period Ending: 02/24/10

Trustee Name: CHRISTOPHER J. MOSER  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*1724 BofA - Checking Account

Blanket Bond (per case limit): \$ 300,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
02/24/10		Transfer from Acct #*****6753	BALANCE FORWARD Transfer In From MMA Account	9999-000	2,367.62		0.00 2,367.62

COLUMN TOTALS	2,367.62	0.00	2,367.62
Less: Bank Transfers/CD's	2,367.62	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
Net	0.00	0.00	

		NET	ACCOUNT
TOTAL - ALL ACCOUNTS	NET DEPOSITS	DISBURSEMENTS	BALANCE
BofA - Money Market Account - *****6753	2,367.62	0.00	0.00
BofA - Checking Account - *****1724	0.00	0.00	2,367.62
	-----	-----	-----
	2,367.62	0.00	2,367.62
	=====	=====	=====
	(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 2,367.62 0.00

EXHIBIT C  
ANALYSIS OF CLAIMS REGISTER

Case Number: 06-41772	Page 1	Date: February 24, 2010
Debtor Name: LOYA, HERBERT SUENOR	Claim Class Sequence	

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000002 070 7100-00	Discover Bank/Discover Financial Services PO Box 3025 New Albany OH 43054	Unsecured		\$5,220.41	\$0.00	\$5,220.41
000003 070 7100-00	CHASE BANK USA, NA PO BOX 15145 WILMINGTON, DE 19850-5145	Unsecured		\$10,491.01	\$0.00	\$10,491.01
000004 070 7100-00	eCAST Settlement Corporation assignee of HSBC Bank NA/Direct Merchants Credit Card Bank NA POB 35480 Newark NJ 07193-5480	Unsecured		\$7,205.37	\$0.00	\$7,205.37
000005 070 7100-00	Household Finance Corporation/Beneficial by eCAST Settlement Corporation as its agent POB 35480 Newark NJ 07193-5480	Unsecured		\$9,152.83	\$0.00	\$9,152.83
000001 050 4110-00	Citifinancial 717 I 35 E. South St. 132 Denton, TX 76205	Secured		\$0.00	\$0.00	\$0.00
Case Totals:				\$32,069.62	\$0.00	\$32,069.62

Code #: Trustee's Claim Number, Priority Code, Claim Type



## TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 06-41772

Case Name: LOYA, HERBERT SUENOR

LOYA, EDRIE ROBIRDIE

Trustee Name: CHRISTOPHER J. MOSER

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
_____	\$ _____
_____	\$ _____
_____	\$ _____

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<u>Trustee: CHRISTOPHER J. MOSER</u>	\$ _____	\$ _____
<u>Attorney for trustee:</u>	\$ _____	\$ _____
<u>Appraiser:</u>	\$ _____	\$ _____
<u>Auctioneer:</u>	\$ _____	\$ _____
<u>Accountant:</u>	\$ _____	\$ _____
<u>Special Attorney for trustee:</u>	\$ _____	\$ _____
<u>Charges:</u>	\$ _____	\$ _____
<u>Fees:</u>	\$ _____	\$ _____
<u>Other:</u>	\$ _____	\$ _____
<u>Other:</u>	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<u>Attorney for debtor:</u>	\$ _____	\$ _____
<u>Attorney for:</u>	\$ _____	\$ _____
<u>Accountant for:</u>	\$ _____	\$ _____
<u>Appraiser for:</u>	\$ _____	\$ _____
<u>Other:</u>	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ \_\_\_\_\_ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ \_\_\_\_\_ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be \_\_\_\_\_ percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	<i>Discover Bank/Discover</i>		
<u>000002</u>	<u>Financial Services</u>	\$ _____	\$ _____
<u>000003</u>	<u>CHASE BANK USA, NA</u>	\$ _____	\$ _____



The amount of surplus returned to the debtor after payment of all claims and interest is  
\$ .